



TO: Outreach Partners and Interested Parties

FROM: *Prescription Advantage*

Date: February 21, 2006

BULLETIN

This bulletin is one in a series of routine updates regarding Prescription Advantage. These notices are designed to inform a broad network of outreach partners and other interested parties about Plan updates affecting both current and future Plan members.

Prescription Advantage Open Enrollment

Prescription Advantage will conduct an open enrollment from March 15, 2006 through April 28, 2006 to allow Massachusetts' seniors to secure a supplement (or "wrap") to benefits available under the federal Medicare Part D program.

To be eligible for benefits, Medicare beneficiaries must be enrolled in a Medicare Part D plan. Applicants with limited annual income must also apply for "Extra Help" (also called the "limited-income subsidy") from Medicare.

Under the "wrap" program, Medicare Part D provides primary drug insurance. Prescription Advantage is a secondary payer filling Medicare coverage gaps while providing protection from catastrophic drug costs. Co-payments are on a sliding scale according to the member's income. There is no monthly Prescription Advantage premium and, for members in lower income categories, Prescription Advantage may also pay all or a portion of the Medicare Part D premium.

Prescription Advantage also provides secondary coverage to members not enrolled in a Part D plan, but having "creditable" prescription drug coverage. Creditable coverage, typically provided through an employer or union, is coverage that is **at least as good** as Medicare prescription drug coverage.

Please refer to the attached press release for additional information about Prescription Advantage and the benefits available to members who are not eligible for Medicare and disabled individuals who are under 65 years old and meet specific income requirements

Applications and additional plan information will be available the first week in March and may be obtained by calling Prescription Advantage at 1-800-AGE-INFO (1-800-243-4636) or TDD/TTY at 1-877-610-0241. Applications will also be available through Councils on Aging, SHINE offices or by writing to Prescription Advantage, P.O. Box 15153, Worcester, MA 01615-0153.